

In re:
Ashley Marie Gjovik
Debtor

Case No. 25-11496-cjp
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0101-1
Date Rcvd: Aug 13, 2025

User: admin
Form ID: adintec1

Page 1 of 2
Total Noticed: 9

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2025:

Recip ID	Recipient Name and Address
21011446	+ Apple Inc, Attention: Apple Payment Services, 10355 N. De Anza Blvd, Cupertino, CA 95014-2027
21011447	+ Boston Medical, Attention: Billing/Insolvency, One Boston Medical Center Place, Boston, MA 02118-2908
21011443	JPMorgan Chase Bank, N.A., Mail Code LA4-7100, Monroe, LA 71203
21011448	+ Tremont Dental Care, Attention: Billing/Insolvency, 635 Tremont St., Boston, MA 02118-1346

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
db	+ Email/PDF: ashleymgjovik@protonmail.com	Aug 13 2025 22:41:00	Ashley Marie Gjovik, 18 Worcester Square, Apt 1, Boston, MA 02118-2945
21011449	+ EDI: MAXMSAIDV	Aug 14 2025 02:37:00	Aidvantage- U.S. Department of Education, Attention: Bankruptcy Discharge, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
21011444	+ EDI: BANKAMER	Aug 14 2025 02:37:00	Bank of America, Attention: Billing/Insolvency, PO Box 672050, Dallas, TX 75267-2050
21011445	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Aug 13 2025 22:41:00	Goldman Sachs Bank USA, Salt Lake City Branch, Lockbox 6112, P.O. Box 7247, Philadelphia, PA 19170-0001
21011451	+ Email/Text: edbknotices@ecmc.org	Aug 13 2025 22:41:00	U.S. Department of Education, Attention: Bankruptcy Discharge, 400 Maryland Avenue, SW, Washington, DC 20202-0001

TOTAL: 5

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2025

Signature: /s/Gustava Winters

District/off: 0101-1

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2025 at the address(es) listed below:

Name	Email Address
Mark G. DeGiacomo	mdegiacomo@harrisbeachmurtha.com MA42@ecfbis.com;jbabula@harrisbeachmurtha.com;lmulvehill@harrisbeachmurtha.com
Richard King - B	USTPRegion01.BO.ECF@USDOJ.GOV

TOTAL: 2

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS

In Re: Ashley Marie Gjovik ,
Debtor

Chapter: 7
Case No: 25-11496
Judge Christopher J. Panos

NOTICE TO CREDITORS TO FILE CLAIMS

It now appears that there may be sufficient funds to pay a dividend to unsecured creditors. The size of the dividend will depend on the claims that are filed and allowed. To participate in any distribution you must file a claim with the **OFFICE OF THE CLERK**, in one of the following locations.

○ United States Bankruptcy Court
John W. McCormack Post
Office and Court House
5 Post Office Square, Suite
1150
Boston, MA 02109-3945

○ United States Bankruptcy Court
211 Donohue Federal Building
595 Main Street
Worcester, MA 01608-2076

○ United States Bankruptcy Court
United States Courthouse
300 State Street, Suite 220
Springfield, MA 01105-2925

A proof of claim form ("Official Form 410") can be obtained at the United States Courts Web site:
(<http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx>) or at any bankruptcy clerk's office.

NO DIVIDEND CHECK LESS THAN \$5.00 WILL BE ISSUED.

The last day of filing a claim is **11/12/25**

For further information, please contact the Trustee:

Mark G. DeGiacomo
Mark G. Degiacomo, Trustee
Harris Beach Murtha Cullina PLLC
33 Arch Street, 12th Floor
Boston, MA 02110
617-457-4000

Date: 8/13/25

Mary P. Sharon
Clerk, U.S. Bankruptcy Court